

IMPORTANT NOTICE TO PERSONS ON MEDICARE

THIS INSURANCE DUPLICATES SOME

MEDICARE BENEFITS

This is not Medicare Supplement Insurance

This insurance pays limited reimbursement for expenses if you meet the conditions listed in the policy. It also pays a fixed amount, regardless of your expenses, if you meet other policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare supplement insurance.

This insurance duplicates Medicare benefits when:

- *any expenses or services covered by the policy are also covered by Medicare; or
- *it pays the fixed dollar amount stated in the policy and Medicare covers the same event.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- *hospitalization.
- *physician services.
- *hospice.
- *outpatient prescription drugs if you are enrolled in Medicare Part D
- *other approved items and services.

Before You Buy This Insurance

- *Check the coverage in **all** health insurance policies you already have.
- *For more information about Medicare and Medicare supplement insurance, review the "Guide to Health Insurance for People with Medicare", available from the insurance company.
- *For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program.